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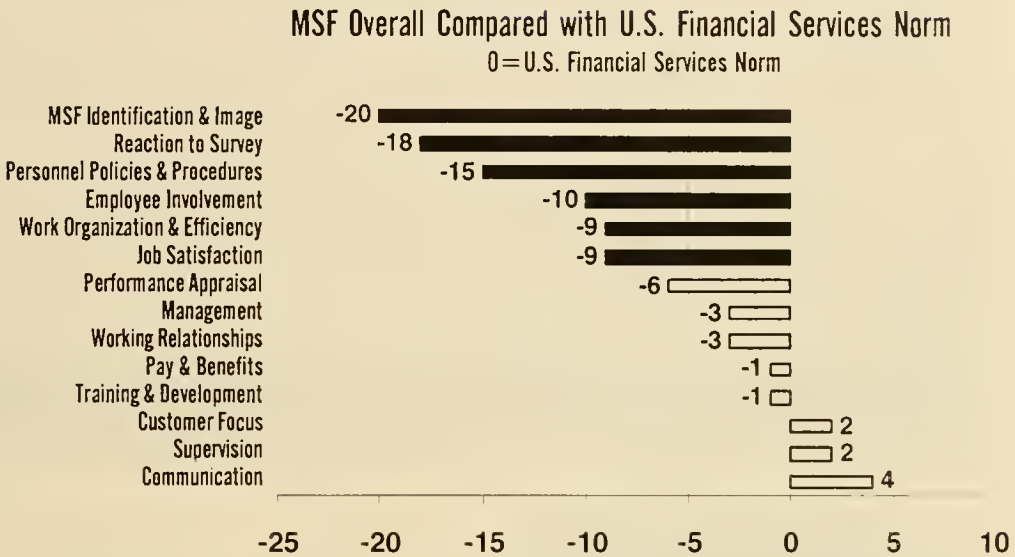
EMPLOYEE OPINION SURVEY

Employee Opinion Survey results have been tabulated by the consultants and returned to State Fund. Each Vice President will hold a meeting to discuss their Department's results in late November and early December, and both department employee action committees and a State Fund-wide committee will be developed to address issues and recommend possible changes.

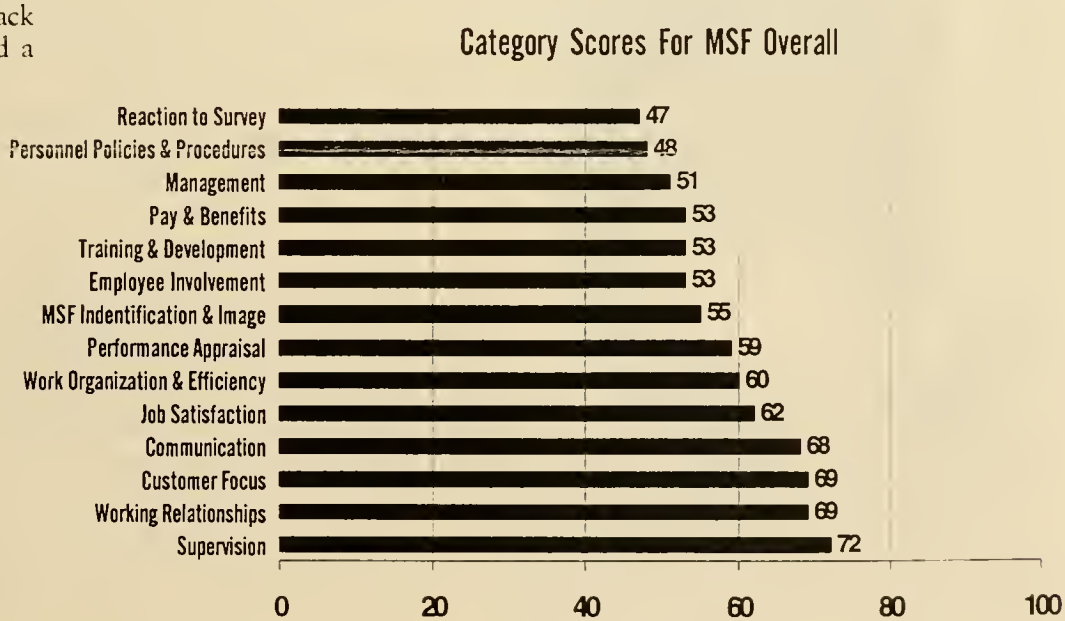
One significant difference in the survey this year is that State Fund results were compared to the norm for the U.S. financial industry, a group comprised of high performance, financial-type organizations from around the country.

The 92% response rate was excellent with 205 surveys out of 223 being returned. Human Resources and Communications thanks every employee who took the time to fill out the survey and provide the valuable feedback necessary to make the State Fund a great place to work.

Watch for more information from HR&C about the next steps in the employee survey process.


MSF Overall Compared with U.S. Financial Services Norm
0=U.S. Financial Services Norm
MSF Identification & Image -20
Reaction to Survey -18
Personnel Policies & Procedures -15
Employee Involvement -10
Work Organization & Efficiency -9
Job Satisfaction -9
Performance Appraisal -6
Management -3
Working Relationships -3
Pay & Benefits -1
Training & Development -1
Customer Focus 2
Supervision 2
Communication 4
-25 -20 -15 -10 -5 0 5 10

Colored bars indicate a statistically significant difference.



Published monthly by and for the employees of the Montana State Fund.

PRESIDENT'S MESSAGE

The 1998 Employee Opinion Survey is complete and the results have been tabulated. Many of you have already attended departmental meetings to review the survey results and to discuss what the results might mean for your department and for the State Fund as a whole. Now the real work begins.

This year, State Fund decided to compare its survey results against a norm database from the U.S. financial services industry. The reason we did this was to accurately compare our organization with those of a similar nature across the country, regardless of size. However, the financial services norm generally indicates a higher level of achievement than the general industry norm.

As an organization that embraces a high performance culture, we believe that comparing ourselves to other high performance organizations will give us a true picture of where we stand – and what we must do to improve our efficiency, utilization of human resources, and quality of service.

Department employee action committees and a Fund-wide committee are being developed to tackle issues raised by the employee survey and to make recommendations for resolving these issues. This year we are committed to regular communications about this process, what recommendations have been made, and what is being done to follow up and implement recommendations.

Our employee opinion survey is vitally important in helping this organization be the very best it can be. I would personally like to thank everyone who completed the survey and who will continue to work to make the survey process an opportunity for growth for all of us.

EMPLOYEE OF THE MONTH

Congratulations to Shannon Copps, Public Information Specialist and the October Employee of the Month. Shannon consistently produces quality publications in a timely manner. She assists every department in gathering, organizing, and writing information for a variety of publications including the Guardian, Pilot, Annual Report, Producer Updates, and other informational brochures we send out to customers. Shannon designs State Fund publications, as well as works with publications and graphics and other outside printers to manage the production process. Shannon's co-workers say she is a great help in preparing presentations and information for board meetings. They add, "She keeps track of many projects at once and works well with many different people from all the departments. She is a hard worker and very dedicated employee."

KUDOS KOLUMN

Judy Clark from Cabinet Plumbing and Heating recently sent a card to Lisa Gates to thank her for her great service. Judy always calls Lisa personally for all her questions. She wrote that Lisa is always cheerful and accommodating to all her requests. She finished by telling Lisa, "you're super!"

Jay Phillips received a letter from Bitterroot Marketing that complimented Terry St. Clair. Samantha O'Byrne stated Terry was professional, courteous, and remarkably informative. She added, "I was unfamiliar with the State Compensation Payroll/ Premium Report and had a series of questions which I posed to Terry over a period of several weeks. She never paused and displayed the patience of a saint. Clearly, Terry is an asset to your organization."

Jim McCormick recently reported that Dan Purcell, a producer from Western States, was very complimentary of CSU and their ability to handle questions.

Finally, we received a letter from Allied Steel in Lewistown that said, "We would like to show appreciation to the people behind the telephone calls for First Report of Injury. We have found everyone that we deal with to be very pleasant, considerate, and above all, patient with us when we don't have "all" of the information needed on the form. At the risk of missing a name, and if we do we sincerely apologize, we thank: Kim, Karen Kay, Karen L., Lynn, Helen, Mitzie, Mona, Carla, Judy and Rae. Even though we don't look forward to the necessity of making these calls, we do appreciate all of you on the receiving end who make it so much better for us."

PREVENTING SLIPS, TRIPS, AND FALLS

By Keri Routzahn

As much as we might not like it, winter is here and that means snow and ice. Snow and ice, as well as many other things, can lead to slips, trips, and falls. Prevention of slips and falls sounds relatively simple. All we need to do is watch where we're going, right? Well, we all know it's easier said than done. Paying attention will keep you from slipping and falling but it won't help the next person to come along if the hazard is not corrected.

Falls can be very serious. Each year, more than 12,000 people die from falling and 33,000 people receive disabling injuries from falling. Approximately 600 employees a year are killed on the job because of falls. Many people also fall on level ground, almost two-thirds of them because they slipped or tripped on wet, icy, or worn surfaces.

There are many conditions that can lead to people getting hurt in falls. The biggest reason for falls is unsafe attitude and hazardous conditions. Hurried or careless work habits cause most falls. Developing safe habits can prevent most from happening—recognize risks, eliminate hazardous conditions, and keep an eye out for the unexpected.

It is everyone's responsibility to identify and report conditions that could cause slips, trips, and falls. Listed below are some helpful hints to help prevent dangerous slips.

- Clean up spills, drips, and leaks immediately.
- Sand icy spots immediately and tread carefully.
- Put up signs and barriers to warn people about slip or trip hazards.
- Wear shoes with nonskid soles.
- Avoid turning sharply when you walk on a slippery surface.
- Walk slowly and shuffle your feet on wet, slippery, or uneven surfaces.
- Report hazards immediately!
- Investigate all slips, trips, and falls, then take measures to prevent re-occurrences as soon as possible.
- Most important, be careful! Take your time and look where you're going.

We all need to remember accidents do happen. Sometimes, no matter how hard you try to prevent it, you fall. Try to limit your injuries by knowing how to fall properly—bend your elbows and knees and use your legs and arms to absorb the fall or roll with the fall. If you are injured from a fall, get medical attention no matter how minor you think it is. Fall injuries can cause serious physical problems so make sure nothing is torn, sprained, or broken before you go back to work.

Keep in mind the saying, "an ounce of prevention is worth a pound of cure" when dealing with walking surfaces and safety. It applies very well. The Loss Control staff wishes everyone a safe and happy winter!

TRAINING CALENDAR

PPRP for Employees—December 2; 1-4pm

PPRP for Supervisors—December 3; 1-4pm

Working with Difficult People—December 4; 1-4:30pm

Sexual Harassment—December 8; 3-4:30pm

Getting to Know Executive—December 15; 9-10am

Intermediate Word—December 9, 10, 11; 9-12am

Beginning Excel—December 17; 1-4pm

Americans with Disabilities Act—December 17; 2-4pm

Getting to Know Human Resources and Communications, Part 1—December 23; 9-10am

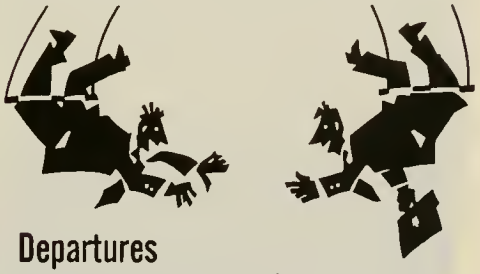
Righting Your Writing—January 5, 13, 21; 2:30-4:30pm

HUMAN RESOURCES

Personnel changes as of November 30, 1998

New Hires

Alvina Eblen—Admin/Finance
Debra Knowles—Admin/Finance
Lisa Carson—MIS
John Gasper—Underwriting
Bill Christianson—Underwriting
Audrey Kroll—Underwriting



Departures

Trudy Robinson—Underwriting

NEW EMPLOYEES

John Gasper joined the State Fund Underwriting Department as Senior Loss Control Consultant. His previous work experience is in environmental and occupational risk management. He was an environmental health and safety specialist servicing high technology clients including Intel, Motorola, and Tokyo Electron.

Greg Overturf is a new attorney in the Legal Department. Greg worked for the past two years as an attorney for the Department of Commerce and clerked at the workers' compensation court prior to that. Greg keeps busy with his wife and two daughters, ages eight and three.

Sandy Rowan joins the Claim Department as a Med Pay Technician. Prior to coming to State Fund, Sandy worked at Benefis Healthcare in Great Falls. She is also a licensed life and health insurance producer and an accredited record technician. In her spare time Sandy enjoys creative writing, singing, and arts and crafts.

New to State Fund as a MIS Programmer is Rebecca Wiegand. Rebecca previously worked for the Petroleum Tank Release Compensation Board. She has a degree in physics from the New Mexico Institute of Mining and Technology and is the mother of three teenagers.

EMPLOYEE NEWS

Lesley Barrett, Great Falls Field Claim Adjuster, successfully completed the annual continuing education requirement of the Society of Certified Insurance Counselors in Austin, Texas.

In order to earn the designated CIC (Certified Insurance Counselor), each individual must attend five institutes covering all phases of the insurance business and pass five exams. The National Society also requires attendance in the program to maintain the designation.

Lesley, a 12 year veteran of the industry, has been a CIC since 1995. Lesley says, "insurance consumers are best served by those who acquire and maintain a high level of professional excellence by meeting the continuing education requirements of the Certified Insurance Program."

Congratulations, Lesley, for your dedication and successful completion of this difficult program!

PAALS test te... dresses up on Halloween prepared to de-bug the system.

CSU's Halloween theme was Wizard of Oz. CSU won the comprehensive award for decorations and costumes. Karen Wegner says, "It was great fun for all and the best part was the money raised went to a good cause—the SECGC."

Editor: Chuck Christiansen
Managing Editor: Shannon Copps
Employee Reporters:
Kathy Rowsey Karen Wegner
Jay Phillips

Please call 444-6502 with comments or suggested articles.

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